

CLAIMS PTO

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1. A system for controlling financial transactions using a wireless network, wherein customers having wireless devices desire to complete particular transactions, said system comprising:
means for receiving transaction amounts from a wireless network;
5 and
means for displaying received transaction amounts on said customers' wireless devices.

10 2. The system of claim 1 further comprising:
means for said customers to verify said displayed transaction amounts.

3. The system of claim 1 wherein said transaction amounts correspond to point of sale transactions.

4. The system of claim 1 wherein said transaction amounts are amounts to be posted on billing statements.

5. The system of claim 3 further comprising:
means for charging said transaction amounts to a source of funds selected by said customers.

6. The system of claim 5 wherein said source of funds is a bank account.

7. The system of claim 5 wherein said source of funds is a credit card account.

8. The system of claim 5 wherein said source of funds is an account with a wireless service provider.

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9. The system of claim 5 wherein said source of funds is an account with an internet service provider.

10. The system of claim 5 further comprising:
means for allowing each said customer to identify said source of funds before said transaction occurs.

11. The system of claim 10 wherein different sources of funds can be identified for different types of transactions.

12. The system of claim 2 further comprising:
a point of sale terminal;
means for communicating a particular transaction amount from said point of sale terminal to a database; and

5 means for associating said particular transaction in said database with a particular customer so that the transaction amount displayed to said customer is a transaction occurring in real-time with respect to said customer.

13. The system of claim 12 wherein said associating means comprises:

means for transmitting an identity code from said customer's wireless device to a wireless network; and

5 means, controlled at least in part by said wireless network, for correlating said transmitted identity code with a particular transaction occurring at a particular point of sale terminal.

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14. A method for controlling financial transactions using a wireless network, wherein customers having wireless devices desire to complete particular transactions, said method comprising the steps of:
receiving transaction amounts from a wireless network; and
5 displaying said received transaction amounts on said customers' wireless devices.

15. The method of claim 14 further comprising the step of: verifying said displayed transaction amount.

16. The method of claim 15 wherein said customers verify said displayed transaction amounts by accepting a transaction.

17. The method of claim 15 further comprising the step of: charging said transaction amounts to a source of funds selected by said customers.

18. The method of claim 17 wherein said source of funds is a bank account.

19. The method of claim 17 wherein said source of funds is a credit card account.

20. The method of claim 17 wherein said source of funds is an account with a wireless service provider.

21. The method of claim 17 wherein said source of funds is an account with an internet service provider.

22. The method of claim 17 further comprising the step of: preselecting said source of funds before said transaction occurs.

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23. The method of claim 17 further comprising the step of:
identifying different sources of funds for different types of
transactions.

24. The method of claim 15 further comprising the steps of:
communicating a particular transaction amount from a point of sale
terminal to a database; and
associating said particular transaction in said database with a
5 particular customer so that the displayed transaction amount corresponds
to a transaction occurring in real-time with respect to the customer.

25. The method of claim 24 further comprising the steps of:
transmitting an identity code from said customer's wireless device to
a wireless network; and
5 correlating said transmitted identity with a particular transaction
occurring at a particular point of sale.

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26. A system for controlling financial transactions over a wireless network comprising:

terminals at point of sale locations, wherein said terminals contain transaction information;

5 a financial gateway coupled to said terminals, wherein said financial gateway receives said transaction information; and

a wireless network coupled to said financial gateway, wherein said wireless network is operable to transmit said transaction information for display on wireless devices; and

10 means for directing particular transaction information to a particular wireless device.

27. The system of claim 26 further comprising:

means for allowing said particular customer to complete said financial transactions by verifying said displayed transaction information.

28. The system of claim 27 wherein said financial gateway is coupled to said terminals through said wireless network and wherein said transaction information is provided to said financial gateway through said wireless network.

29. The system of claim 27 wherein said financial gateway is coupled to said terminals through a data network.

30. The system of claim 27 wherein said financial gateway is coupled to said terminals through the internet.

31. The system of claim 27 wherein said transaction information comprises a transaction cost.

32. The system of claim 27 wherein said transaction information comprises an identity of said point of sale location.

33. The system of claim 32 wherein said wireless devices display said location identity and a transaction cost.

34. The system of claim 33 further comprising:
means for prompting said customers to verify said displayed transaction cost.

35. The system of claim 33 further comprising:
means for prompting said customers to accept said displayed transaction cost in order to complete said transaction.

36. The system of claim 33 further comprising:
means for accepting code information from said particular customer.

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37. A method for controlling transactions using a wireless network comprising the steps of:
determining transaction amounts at point of sale locations;
transmitting said transaction amounts over said wireless network to
5 wireless devices;
displaying said transaction amounts for customers using said wireless devices;
completing said transactions by charging said transaction amounts to sources of funds identified by said customers.

38. The method of claim 37 further comprising the step of:
identifying said point of sale locations.

39. The method of claim 38 wherein said wireless devices are wireless telephones.

40. The method of claim 38 wherein said customers select said point of sale locations using a series of menus displayed on said wireless devices.

41. The method of claim 37 further comprising the step of:
identifying said customers.

42. The method of claim 41 wherein said customers are identified using a mobile number identification function of said wireless network.

43. The method of claim 38 wherein said customers are identified using identification codes entered by said customers.

44. The method of claim 41 further comprising the step of: ~~correlating said identified customers with specific point of sale locations.~~

45. The method of claim 44 wherein said customers identify said specific point of sale locations. ~~45.~~

46. The method of claim 45 wherein said wireless devices are wireless telephones. ~~46.~~

47. The method of claim 37 wherein said sources of funds are preselected by said customers before said transactions occur. ~~47.~~

48. The method of claim 37 wherein said sources of funds are selected by said customers during said transactions. ~~48.~~

49. A system for processing financial data, wherein said financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said system comprising:

5 means for receiving financial data from a plurality of point of sale locations;

means for communicating said financial data over said wireless network for receipt by said customers' wireless devices;

10 means for informing said customers of said communicated financial data; and

means for determining whether a particular customer has verified said financial data received by said customer's wireless device.

50. The system of claim 49 wherein said informing means comprises a visual display on said wireless device.

51. The system of claim 49 wherein said informing means comprises a voice message.

52. The system of claim 49 further comprising:

means for entering verified financial data in a billing database.

53. The system of claim 49 further comprising:

means, controlled by said customers, for selecting a billing method.

54. The system of claim 49 wherein said receiving means is linked to said point of sale locations by a data network.

55. The system of claim 49 wherein said receiving means is linked to said point of sale locations by a dedicated telecommunications connection.

56. The system of claim 49 wherein said receiving means receives said financial data from said point of sale locations via said wireless network.

57. The system of claim 49 further comprising: means for identifying said point of sale locations.

58. The system of claim 57 wherein said identifying means receives inputs from said customers to identify said point of sale locations.

59. The system of claim 58 wherein said customers identify said point of sale locations using menus displayed on said wireless telephones.

60. The system of claim 59 further comprising: means for determining a geographic area of said customer.

61. The system of claim 60 wherein said geographic area is determined in part by identifying a specific cell site which is communicating with said customers' wireless telephones, wherein said cell site is part of said wireless network.

62. The system of claim 60 wherein said geographic area is determined in part by identifying a wireless network antenna which is communicating with said customers' wireless telephones.

63. The system of claim 49 further comprising: means for identifying said customers.

64. The system of claim 63 wherein said financial data comprises transaction costs for one or more of said transactions at said point of sale locations.

65. The system of claim 64 wherein said transaction costs are charged to sources of funds selected by said customers.

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66. A method for controlling a transaction at a point of sale

~~location comprising the steps of:~~

~~identifying a customer using a wireless device;~~

~~identifying a transaction amount for said transaction; and~~

~~correlating said identified customer and said identified transaction amount.~~

67. The method of claim 66 wherein said transaction is completed

using a point of sale terminal at said point of sale location.

68. The method of claim 67 wherein said transaction amount

identifying step comprises the steps of:

~~calculating a transaction amount at said point of sale terminal; and~~

~~transmitting said transaction amount to a wireless network.~~

69. The method of claim 66 wherein said wireless device is a

wireless telephone and wherein said customer identifying step comprises

the steps of:

~~identifying said wireless telephone; and~~

~~correlating said identified wireless telephone to said customer.~~

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70. The method of claim 66 further comprising the step of:

~~prompting said customer to enter an identification code on said~~

~~wireless device.~~

71. The method of claim 66 wherein said transaction amount

~~identifying step further comprises:~~

~~identifying said point of sale location.~~

72. The method of claim 71 wherein said point of sale location is

~~identified by said customer using menus displayed on said wireless device.~~

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73. The method of claim 71 wherein an amount corresponding to said identified point of sale location is displayed to said customer.

74. The method of claim 73 wherein said customer identifies said displayed point of sale amount as said transaction amount.

75. The method of claim 66 further comprising the steps of:
selecting at least one source of funds for said customer; and
charging said transaction amount to said at least one source of funds.

76. The method of claim 75 further comprising the step of:
crediting said transaction amount to an account selected by a merchant at said point of sale location.

77. The method of claim 75 wherein said source of funds selecting step further comprises the step of:
selecting different sources of funds for different types of transactions.

78. The method of claim 75 wherein said source of funds selecting step is completed contemporaneously with said transaction.

79. The method of claim 75 further comprising the step of:
creating a customer profile, wherein said at least one source of funds is selected during said profile creating step.

80. The method of claim 75 wherein said at least one source of funds is a credit card account.

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81. The method of claim 75 wherein said at least one source of funds is a bank account.

82. The method of claim 75 wherein said at least one source of funds is a debit account.

83. The method of claim 75 wherein said at least one source of funds is a wireless network service provider account.

84. The method of claim 75 wherein said at least one source of funds is an internet service provider account.

85. The method of claim 66 wherein said correlating step comprises the steps of:

receiving, on a wireless network, a point of sale identifier from said identified customer; and

5 receiving, on a wireless network, a plurality of transaction amounts each having a unique point of sale identifier.

86. A system for controlling a transaction at a point of sale

~~location comprising:~~

~~means for identifying a customer using a wireless device;~~

~~means for identifying a transaction amount for said transaction; and~~

~~means for correlating said identified customer and said identified transaction amount.~~

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87. The system of claim 86 further comprising:

a point of sale terminal at said point of sale location.

88. The system of claim 87 wherein said point of sale terminal is coupled to a wireless network.

89. The system of claim 86 wherein said wireless device is a wireless telephone.

90. The system of claim 86 further comprising:

an identification code for said customer.

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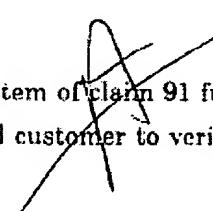
91. The system of claim 86 further comprising:

~~means for identifying said point of sale location.~~



92. The system of claim 91 further comprising:

one or more point of sale location menus displayed on said wireless device.



93. The system of claim 91 further comprising:

~~means for said customer to verify a displayed point of sale amount.~~

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94. The system of claim 86 further comprising:

means for selecting at least one source of funds for said customer;

and

means for charging said transaction amount to said at least one source of funds.

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95. The system of claim 94 further comprising:

means for crediting said transaction amount to an account selected by a merchant at said point of sale location.

96. The system of claim 94 wherein said source of funds selecting

means further comprises:

means for selecting different sources of funds for different types of transactions.

97. The system of claim 94 wherein said means for selecting at least one source of funds for said customer comprises:

means for creating a customer profile, wherein said customer profile identifies said at least one source of funds.

98. A system for processing financial data for transactions in which customers use wireless devices to identify point of sale locations and to confirm transaction amounts, said system comprising:

means for receiving said financial data from said point of sale locations;

means for customer information from a wireless network; and

means for correlating said financial data with said customer information.

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99. The system of claim 98 further comprising:

means for charging transaction amounts for said transactions to sources of funds.

100. The system of claim 99 further comprising:

means for said customers to select individual profiles to identify said sources of funds.

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101. The system of claim 98 wherein said correlating means further comprises:
a database.

102. The system of claim 101 wherein said database comprises:
data which links individual wireless devices to individual customers.

103. The system of claim 101 wherein said database comprises:
data which links point of sale identifiers to point of sale transaction amounts.

104. The system of claim 101 wherein said database comprises:
data which links individual customers to one or more sources of funds.

105. A point of sale terminal device for a financial system in which customers use wireless devices to identify said point of sale terminals and to verify transaction amounts related to said point of sale terminals, said terminal comprising:
5 means for determining said transaction amounts at said point of sale;
means for transmitting said transaction amounts to a financial network for verification by said customers; and
means for receiving notification that said transaction amounts have
10 been verified by said customers using said wireless devices.

106. (NEW) A method for completing transactions using a wireless device at point of sale locations, wherein said transactions are associated with transaction amounts and wherein users accept said transaction amounts using said wireless devices, the method comprising the steps of:
5 correlating one or more of said customers to one or more of said transaction amounts;
charging said transaction amounts to accounts selected by said customers; and
crediting said transaction amounts to accounts selected by merchants at said point of sale locations.

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107. (Currently amended) A method for processing financial data, wherein said financial data relates to customer transactions at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, said method comprising the steps of:

receiving, by a wireless device in communication with a wireless network, financial data from a plurality of point of sale locations, wherein said financial data relates to customer transactions at said plurality of point of sale locations;

identifying a geographic area for to a customer who has initiated a transaction using said wireless device, said identifying step accomplished by determining a specific wireless cell that is in communication with said customer's wireless device; and

determining which of said plurality of point of sale locations are within said geographic area;

if only one of said point of sale locations is within said geographic area, then communicating financial data for said point of sale location to said customer's wireless device over said wireless network; and

if more than one of said point of sale locations are within said geographic area, then prompting said customer to select a point of sale location from a list of said point of sale locations within said geographic area, and communicating financial data for a selected point of sale location to said customer's wireless device over said wireless network.

108. (Previously Presented) The method of claim 107 further comprising the steps of: determining whether said customer has verified said financial data that was communicated to said customer's wireless device.

109. (Previously Presented) The method of claim 107 wherein said prompting step further comprises:

causing said customer's wireless device to display a list of said point of sale locations within said geographic area; and

receiving information from said customer's wireless device identifying said selected point of sale location.

110. (Previously Presented) The method of claim 107 wherein said prompting step further comprises:

playing a voice message to said customers via said wireless device, wherein said voice message comprises a list of said point of sale locations; and

receiving information from said customer's wireless device identifying said selected point of sale location.

111. (Previously Presented) The method of claim 107 wherein said identifying step further comprises the step of:

identifying a specific antenna that is communicating with said customer's wireless device.

112. (Previously Presented) The method of claim 107 wherein said financial data comprises:

product information detected using a bar code scanner coupled to a customer's wireless device.

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113 (Amended) A method for controlling transactions using a wireless device in a wireless network comprising the steps of:

displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile that is created by the user so that only information identified in the user's profile is listed on the menu;

determining a particular point-of-sale location that is selected by the user for a desired transaction;

obtaining transaction amounts for one or more transactions at said particular point-of-sale location;

correlating one of said transaction amounts with the user's desired transaction;

transmitting the correlated transaction amount to the wireless device for display to the user, and

charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

114 The method of claim 113 further comprising the step of:

receiving approval of said transaction amount from the user via the wireless device.

115. (Amended) The method of claim 113 wherein the users identify potential sources of funds before the desired transaction occurs by configuring a user profile.

116. The method of claim 113 wherein a source of funds that is to be used for a particular transaction is selected from the user profile by the user during the transaction.



117. (Amended) A system for processing financial data, wherein the financial data relates to transactions by customers at point of sale locations and wherein said customers have wireless devices that are in communication with a wireless network, the system comprising:

means for displaying point-of-sale locations to a user via one or more menus on the wireless device, the menus listing at least one point-of-sale location based upon a current location of the wireless device, wherein the current location of the wireless device is determined by identifying a current cell of said wireless network that is in communication with the wireless device, and the menu display configured according to a user profile that is created by the user so that only information identified in the user's profile is listed on the menu;

means for determining a particular point-of-sale location that is selected by the user for a desired transaction;

means for receiving transaction amounts for one or more transactions at said particular point-of-sale location;

means for correlating one of said transaction amounts with the user's desired transaction;

means for transmitting the correlated transaction amount to the wireless device for display to the user, and

means for charging the correlated transaction amount to a source of funds identified by the user to allow completion of the desired transaction.

118. The system of claim 117 further comprising:

means for entering financial data in a billing database.

119. The system of claim 117 further comprising:

means, controlled by said customers, for selecting the source of funds from the billing database.

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120. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a data network.

121. The system of claim 117 wherein said receiving means is linked to said point-of-sale locations by a dedicated telecommunications connection.

122. The system of claim 117 wherein said receiving means receives said transaction amounts from said point-of-sale locations via a wireless network.

123. (Amended) A method for completing a financial transaction using a wireless device comprising:

connecting a user to a centralized financial services application via a wireless network;

identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device;

transmitting a list of transaction locations to be displayed to the user via the wireless device, wherein said list of transaction locations is selected from a user profile that has been configured by the user prior to initiating a transaction and is selected in part based upon the user's current location;

receiving a transaction location selection from the user;

transmitting a list of point-of-sale terminals to be displayed to the user via the wireless device, wherein the point-of-sale terminals are located at the selected transaction location;

receiving a point-of-sale selection from the user;

transmitting a transaction amount to be displayed to the user via the wireless device, wherein the transaction amount is associated with the selected point-of-sale terminal;

prompting the user to accept or reject the displayed transaction amount; and

authorizing a financial transaction for the transaction amount at the point-of-sale terminal.

124. (NEW) The method of claim 123 further comprising:

identifying a current location of the user by determining a current wireless network cell that is in communication with the user's wireless device, and

wherein the list of transaction locations is selected in part based upon the user's current location.

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125. (Amended) A method for processing a financial transaction using a wireless device comprising:

- initiating a call to a centralized financial services application;
- selecting a desired type of product or service from a first list displayed on the wireless device, wherein the list of products and services are selected from a user profile associated with the wireless device;
- selecting, from a second list displayed on the wireless device, a location where the selected type of product or service is offered;
- selecting a particular point-of-sale terminal at the selected location;
- receiving a transaction amount that is associated with the point-of-sale terminal, wherein the transaction amount is displayed on the wireless device; and
- completing the financial transaction by approving the displayed transaction amount.